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1. (Amended) An infrared reflective coated article comprising:

- a substrate;
- a dielectric layer sputter deposited over the substrate, the layer comprising a first zinc stannate film deposited over the substrate having zinc in weight percent range of equal to and greater than 10 and equal to and less than 90, and tin in the weight percent range of equal to and less than 90 and equal to and greater than 10, and an electrical enhancing film deposited over the zinc stannate film, the electrical enhancing film selected from the group of films consisting of zinc oxide, tin oxide film and a second zinc stannate film wherein the composition of the first zinc stannate film is at least about 5 weight percent different than the composition of the second zinc stannate film, and
- an infrared reflective layer deposited on the dielectric layer,
- a metal primer layer over the infrared reflective layer;
- a second dielectric layer over the primer layer; and
- a protective layer of at least two films selected from metal-containing and/or silicon-containing films selected from: different metals or metal and silicon or metal and metal-oxy materials or metal and silicon oxy-materials or silicon and metal-oxy or silicon and silicon oxy-materials or metal oxy and silicon oxy materials where the oxy materials are selected from oxides and oxynitrides and where the metal is selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements.

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23. (Amended) A coated article comprising:

- a substrate;
- a first dielectric layer over the substrate;
- a first infrared reflective layer over the first dielectric layer;

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a first metal primer layer over the first infrared reflective layer;

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a second dielectric layer over the first metal primer, the second dielectric layer having a first dielectric film selected from the group consisting of zinc oxide, tin oxide film and a first zinc stannate film, and a second dielectric film the second dielectric film having a composition different than the first dielectric film of the second dielectric layer;

a second infrared reflective layer over the second dielectric layer;

a second primer layer over the second reflective layer;

a third dielectric layer over the second metal primer layer; and

a protective layer of at least two films selected from metal-containing and/or silicon-containing films selected from: different metals or metal and silicon or metal and metal-oxy materials or metal and silicon oxy-materials or silicon and metal-oxy or silicon and silicon oxy-materials or metal oxy and silicon oxy materials where the oxy materials are selected from oxides and oxynitrides and where the metal is selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements.

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26. (Amended) A coated article comprising:
a substrate;
a first dielectric layer over the substrate;
a first infrared reflective layer over the first dielectric layer;
a first metal primer layer over the first infrared reflective layer;
a second dielectric layer over the first metal primer layer;

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a second infrared reflective layer over the second dielectric layer;

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a second metal primer layer over the second reflective metal layer;

a third dielectric layer having a first dielectric film selected from the group consisting of zinc oxide film; zinc oxide, tin oxide film; a first zinc stannate film and a second dielectric film overlying the first dielectric film, the second dielectric film having a composition different from the first dielectric film; and

the protective layer overlying the third dielectric layer where the protective layer is at least two films selected from metal-containing and/or silicon-containing films selected from: different metals or metal and silicon or metal and metal-oxy materials or metal and silicon oxy-materials or silicon and metal-oxy or silicon and silicon oxy-materials or metal oxy and silicon oxy materials where the oxy materials are selected from oxides and oxynitrides and where the metal is selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements.

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29. (Amended) A coated article comprising:
a substrate;
a first dielectric layer over the substrate;
a first infrared reflective layer over the first dielectric layer;
a first primer layer over the first reflective metal layer;
a second dielectric layer having a first dielectric film selected from the group consisting of zinc oxide, tin oxide film and a first zinc stannate film, and a second dielectric film overlying the first dielectric film having a composition different than the first dielectric film of the second dielectric layer;

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a second infrared reflective layer over the second dielectric layer;

a second primer layer over the second reflective layer;

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a third dielectric layer over the second metal primer layer, the third dielectric layer having a first dielectric film selected from the group consisting of a zinc oxide, tin oxide film and a first zinc stannate film and a second dielectric film, the second dielectric film of the third dielectric layer have a composition different than the composition of the second dielectric film of the third dielectric layer; and

the protective layer overlying the third dielectric layer where the protective layer is at least two films selected from metal-containing and/or silicon-containing films selected from: different metals or metal and silicon or metal and metal-oxy materials or metal and silicon oxy-materials or silicon and metal-oxy or silicon and silicon oxy-materials or metal oxy and silicon oxy materials where the oxy materials are selected from oxides and oxynitrides and where the metal is selected from a transition metal of Groups 4, 5, 6 or 10 of the Periodic Table of Elements.

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31. (Amended) The coated article of claim 30 wherein the first dielectric film of the second and third dielectric layers are each a zinc stannate film having zinc in the weight percent range of equal to and greater than 90 and equal to and less than 60 and tin in the weight percent range of equal to and greater than 10 and equal to and less than 40.

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32. (Amended) The coated article of claim 30 wherein the coated article is a transparency.

33. (Amended) The coated article of claim 32 wherein the coated article is an automotive transparency.

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34. (Amended) The coated article of claim 33 wherein the automobile transparency is an automotive windshield having a pair of glass sheets laminated together and one of the sheets is fabricated from the substrate having the coating.

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36. A coated article comprising:

- a substrate;
- at least one dielectric layer over the substrate;
- at least one infrared reflective layer over the first dielectric layer;
- optionally a first metal primer layer over the first infrared reflective layer;
- optionally a second dielectric layer over a first metal primer; and
- at least one protective layer selected from (A) a heat convertible metal film wherein the metal is selected from titanium, zirconium, niobium, tantalum, chromium, nickel and alloys thereof and alloys with silicon, (B) at least two films selected from metal-containing and/or silicon-containing films selected from: metal and/or silicon and metal-oxy and or silicon oxy-materials where the oxy materials are selected from oxides and oxynitrides and where the metal is the same or different and selected from a transition metal of Group , 4, 5, 6 or 10 of the Periodic Table of Elements, wherein the protective layer is located in the stack of layers to provide chemical and/or mechanical durability to the stack of layers.

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37. A coated article of Claim 36 wherein the dielectric layer is a first dielectric layer and the infrared reflective layer is a first infrared reflective layer and further including:

- a second infrared reflective layer over the second dielectric layer;

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~~optionally a primer layer over the second infrared reflective layer~~

~~a second dielectric layer over the primer layer; and the protective layer is an overcoat over the second dielectric layer.~~

38. ~~(Amended) A coated article of Claim 36 wherein the protective layer is a heat convertible metal located on the substrate before the first dielectric layer.~~

39. ~~(Amended) A coated article of Claim 36 wherein the protective layer is a heat convertible metal located on the substrate before the first dielectric layer.~~

40. ~~(Amended) A coated article of Claim 36 wherein the protective layer is a heat convertible metal located between the first dielectric layer and the second dielectric layer below the first reflective layer.~~

41. (Amended) A coated article of Claim 37 wherein the protective layer has at least two films in either order of metal or silicon and metal oxy material or silicon oxy material located between the second dielectric layer on the reflective layer and a third dielectric layer.

42. A coated article of Claim 1, wherein the protective layer has a thickness for the films of about 5 to about 60 Å for the metal or silicon film and about 20 to about 50 Å, for the oxy-material film.

43. (Amended) A coated article of Claim 42, wherein the protective layer has a thickness for the films of 10 to about 30 Å for the metal or silicon film and 30 to 40 Å for the oxy-material film.